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Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known)

Chapter you are filing under:

Chapter 7

Chapter 11

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

3/04/16 11:45AM

☐ Check if this an

amended filing

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

☐ Chapter 12

■ Chapter 13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself						
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):			
1.	Your full name						
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Dorothea First name S. Middle name	-	First name Middle name			
	Bring your picture identification to your meeting with the trustee.	Springfield Last name and Suffix (Sr., Jr., II, III)	-	Last name and Suffix (Sr., Jr., II, III)			
2.	All other names you have used in the last 8 years						
	Include your married or maiden names.						
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-1676					

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		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs	
5.	Where you live	3930 W Fillmore Street 1st floor	If Debtor 2 lives at a different address:	
		Chicago, IL 60624 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code	
		Cook	Trainbol, Subst, Sky, State & Ell Sode	
		County	County	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code	
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	

Debtor 1 Dorothea S. Springfield

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Case number (if known)

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Det	otor 1 Dorothea S. Sprin	gfield			Case num	nber (if known)				
Par	Tell the Court About	Your Bankruptcy C	ase							
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.								
	choosing to file under	☐ Chapter 7								
		☐ Chapter 11								
		☐ Chapter 12								
		Chapter 13								
8.	How you will pay the fee	about how y	e entire fee when I file my p ou may pay. Typically, if you r attorney is submitting your p d address.	are paying	the fee yourself, you	u may pay with cas	h, cashier's check, or money			
			y the fee in installments. If ee in Installments (Official Fo			nd attach the Applic	cation for Individuals to Pay			
		_	at my fee be waived (You m	•		ou are filing for Cha	pter 7. By law, a judge may,			
but is not required to, waive your fee, and may do so only if your income										
	that applies to your family size and you are unable to pay the fee in installments). If you choo out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it was a supplied to the control of the co									
9.	Have you filed for	□ No.								
	bankruptcy within the last 8 years?	Yes.								
			Northern District of							
		District	Illinois, Eastern Division	When	4/30/10	Case number	10-19481			
		District		— When		Case number				
		District		When		Case number				
10.	Are any bankruptcy	-								
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	■ No □ Yes.								
		Debtor				Relationship to	you			
		District		When		Case number, if				
		Debtor				Relationship to				
		District		When		Case number, if	known			
11.	Do you rent your residence?	■ No. Go to	line 12.							
	residence:	☐ Yes. Has y	our landlord obtained an evic	tion judgm	ent against you and	do you want to stay	y in your residence?			
			No. Go to line 12.							
			Yes. Fill out <i>Initial Statemen</i> bankruptcy petition.	nt About a	n Eviction Judgment	Against You (Form	101A) and file it with this			

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Dorothea S. Springfield			Case number (if kno	wn)	
	٧. ٥	0.1.5			

Part	Report About Any Bu	sinesses	You Own	as a Sole Propriet	tor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.			
		☐ Yes.	Name	and location of bus	iness		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, Sta	te & ZIP Code		
	it to this petition.		Chec	k the appropriate bo	x to describe your business:		
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))		
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))		
				None of the above			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> debtor?	deadline: operation	re filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate as. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of ns, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure S.C. 1116(1)(B).				
	For a definition of small	■ No.	I am r	not filing under Chap	oter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.			
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Pari	t 4: Report if You Own or	Have Any	/ Hazardo	ous Property or An	y Property That Needs Immediate Attention		
14.	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat	□ Yes.					
	of imminent and identifiable hazard to public health or safety?	ш тез.	What is	the hazard?			
	Or do you own any property that needs immediate attention?			liate attention is why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?			
	- ,				Number, Street, City, State & Zip Code		

Debtor 1

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Dorothea S. Springfield	Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

Debtor 1

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

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Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing

in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-07549 Doc 1 Filed 03/04/16 Entered 03/04/16 12:00:30

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Debtor 1 Dorothea S. Springfield Case number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative ☐ Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do □ 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 50-99 owe? **1**0,001-25,000 ■ More than 100,000 □ 100-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Dorothea S. Springfield Dorothea S. Springfield Signature of Debtor 2 Signature of Debtor 1 Executed on Executed on March 4, 2016 MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Dorothea S. Sprin	gfield	Cas	se number (if known)
For your attorney, if you are represented by one		d States Code, and have	e informed the debtor(s) about eligibility to proceed explained the relief available under each chapter debtor(s) the notice required by 11 U.S.C. §
If you are not represented by an attorney, you do not need to file this page.	342(b) and, in a case in which § 707(b)(4)(Ď) a in the schedules filed with the petition is incorre		no knowledge after an inquiry that the information
	/s/ Glenda J. Gray	Date	March 4, 2016
	Signature of Attorney for Debtor		MM / DD / YYYY
	Glenda J. Gray		
	Printed name		
	Law Office of Glenda J. Gray		
	Firm name		
	223 West Jackson, Suite 1116		
	Chicago, IL 60606		
	Number, Street, City, State & ZIP Code		
	Contact phone (312) 386-1010	Email address	ladylawgray@gmail.com
	06185507		
	Bar number & State		

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Fill in this info	rmation to identify your	case:		
Debtor 1	Dorothea S. Sprir	ngfield		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
0				
Case number (if known)				— 01
(II KIIOWII)				

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

amended filing

info	is complete and accurate as possible. If two married people are filing together, both are equally responsible formation. Fill out all of your schedules first; then complete the information on this form. If you are filing amend roriginal forms, you must fill out a new <i>Summary</i> and check the box at the top of this page.		
Par	t 1: Summarize Your Assets		
		Your as	ssets If what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	6,150.40
	1c. Copy line 63, Total of all property on Schedule A/B	\$	6,150.40
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	10,911.34
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	24,900.83
	Your total liabilities	\$	35,812.17
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,256.81
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,990.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other so	chedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal	, family, or
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this	box and s	submit this form to

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Debtor 1	Dorothea S. Springfield	Case number (if known)	
	the court with your other schedules.		

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

2.804.95

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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Fill in this inform	nation to identify y	our case and this filing:			
Debtor 1	Dorothea S. S	. •			
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bar	nkruptcy Court for the	ne: NORTHERN DISTRICT C	DF ILLINOIS		
Case number					Check if this is an
					amended filing
	<u>rm 106A/B</u>				
Schedule	e A/B: Pro	perty			12/15
it fits best. Be as co	mplete and accurate	as possible. If two married people	ce. If an asset fits in more than one category, lis e are filing together, both are equally responsib any additional pages, write your name and case	le for supplying corr	ect information. If
Part 1: Describe	Each Residence, Buil	ding, Land, or Other Real Estate Y	ou Own or Have an Interest In		
1. Do you own or ha	ave any legal or equit	able interest in any residence, bu	ilding, land, or similar property?		
No. Go to Part	2.				
☐ Yes. Where is	the property?				
Part 2: Describe	Your Vehicles				
De veu eur lees	a ar hava lagal ar	aguitable interest in any yell	ialaa whathay thay are variatoyad ay wat	la alcoda auccoali	
			nicles, whether they are registered or not? The G: Executory Contracts and Unexpired Le		ies you own that
3. Cars, vans, tru	ucks, tractors, spo	rt utility vehicles, motorcycle	es		
■ No					
☐ Yes					
,	•	•	al vehicles, other vehicles, and accessor sels, snowmobiles, motorcycle accessories	ies	
■ No					
☐ Yes					
E Add the della	r value of the porti	on you own for all of your on	trice from Bort 2 including any entries for		
			tries from Part 2, including any entries fo		\$0.00
	Your Personal and H	ousehold Items quitable interest in any of the	following itoms?	Curr	rent value of the
Do you own or n	lave ally legal of e	quitable interest in any or the	ronowing items?	port Do n	ion you own? not deduct secured ns or exemptions.
	ods and furnishing jor appliances, furn	gs ture, linens, china, kitchenware	•		·
Yes. Descr	ibe				
	stove,	1 bedroom sets,	ner chair, card table w/ 3 chairs,		¢200.00
	Locati	on: 3930 W Fillmore Stree	t 1st floor, Chicago IL 60624		\$200.00

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De	btor 1	Dorothea S	. Springfield	Case number	(if known)
			1 sofa sleeper , 2 tall chairs New sofa \$600.00, Chiars \$209.00 Location: 3930 W Fillmore Street 1st	floor, Chicago IL 60624	\$300.00
			1 bedroom set New: \$700.00 Location: 3930 W Fillmore Street 1st	floor, Chicago IL 60624	\$600.00
			1 refrigerator Location: 3930 W Fillmore Street 1st Leased	floor, Chicago IL 60624	\$0.00
1	No	les: Televisions	and radios; audio, video, stereo, and digital equi Il phones, cameras, media players, games	pment; computers, printers, scanner	s; music collections; electronic devices
8. (Collecti Exampl ■ No	ibles of value les: Antiques an	d figurines; paintings, prints, or other artwork; boions, memorabilia, collectibles	ooks, pictures, or other art objects; st	amp, coin, or baseball card collections;
ļ	<i>Exampl</i> □ No	nent for sports a les: Sports, photomusical inst	ographic, exercise, and other hobby equipment;	bicycles, pool tables, golf clubs, skis	s; canoes and kayaks; carpentry tools;
			1 exercise bike 20 year Gift from employer		\$150.00
	No		es, shotguns, ammunition, and related equipme	nt	
ı	□ No		clothes, furs, leather coats, designer wear, shoes	s, accessories	
			General Location: 3930 W Fillmore Street 1st	floor, Chicago IL 60624	\$100.00
ı	No		ewelry, costume jewelry, engagement rings, wed	dding rings, heirloom jewelry, watche	s, gems, gold, silver
ı	<i>Exam</i> µ ■ No	arm animals ples: Dogs, cats Describe	, birds, horses		
	Any ot	her personal a	nd household items you did not already list,	including any health aids you did i	not list

No

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Deb	otor 1	Dorothea S. Sp	ringfield	d		Case number (if known)	
	☐ Yes.	Give specific inform	nation				
15.			•		rt 3, including any entries for pag	ges you have attached	\$1,350.00
Part	4: De	scribe Your Financial	Assets				
Do	you ov	vn or have any lega	l or equi	table interest in	any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	No				ne, in a safe deposit box, and on ha	and when you file your petition	n
_					unts; certificates of deposit; shares with the same institution, list each.	in credit unions, brokerage h	ouses, and other similar
_	_				Institution name:		
		•	17.1. S a	avings	South Division Credit Un	ion	\$500.00
		,	17.2. C	hecking	Souh Divison Credit Unio	on	\$0.40
•	<i>Exam</i> µ ■ No	, mutual funds, or p oles: Bond funds, inv	estment		kerage firms, money market accour	nts	
	Non-pı		and inte	erests in incorpo	rated and unincorporated busine	sses, including an interest	in an LLC, partnership,
ı	■ No						
	∃ Yes.	Give specific inform		out them of entity:		% of ownership:	
	Negoti	<i>iable instrument</i> s inc	lude pers	onal checks, cast	iable and non-negotiable instrum niers' checks, promissory notes, and esfer to someone by signing or deliv	d money orders.	
		Give specific informa	ation abo Issuer				
		ment or pension acoles: Interests in IRA		Keogh, 401(k), 40	03(b), thrift savings accounts, or oth	er pension or profit-sharing p	lans
	Yes. List each account separately. Type of account: Institution name:						
			401(k)		Vanguard		\$300.00
	Your s Examp ■ No	oles: Agreements wit	eposits y	ou have made so	that you may continue service or us ublic utilities (electric, gas, water), t		es, or others
	☐ Yes.				Institution name or individual:		

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Debtor 1 _	Oorothea S. Springfield			ase number (if known)	
23. Annuities	(A contract for a periodic pay	ment of money to you, either fo	or life or for a number of	years)	
■ No	Issuer name and o	description.			
☐ Yes		езсприон.			
26 U.S.C.	n an education IRA, in an ac $\S 530(b)(1)$, 529A(b), and 52	count in a qualified ABLE pro 9(b)(1).	ogram, or under a qua	lified state tuition progra	am.
■ No □ Yes	Institution name a	nd description. Separately file t	he records of any intere	sts.11 U.S.C. § 521(c):	
			·	- ,,	
25. Trusts, eo ■ No	juitable or future interests in	property (other than anythin	ng listed in line 1), and	rights or powers exerci	sable for your benefit
	ve specific information about	hem			
26. Patents, o	copyrights, trademarks, trad	e secrets, and other intellectr sites, proceeds from royalties		ıts	
	ve specific information about	hem			
	Miner	al rights in property locate	ed in Grandy. Oklah	oma. She	
	inheri	ted 1/4 interest from her r			\$4,000.00
	else.				φ 4 ,000.00
Examples ■ No □ Yes. Gi	franchises, and other gene :: Building permits, exclusive laws we specific information about to perty owed to you?	censes, cooperative association	on holdings, liquor licens	es, professional licenses	Current value of the portion you own? Do not deduct secured
					claims or exemptions.
	ds owed to you				
□ No				1.0	
■ Yes. Giv	e specific information about the	nem, including whether you alre	eady filed the returns an	d the tax years	
				1	
		She owes		Both Federal and State	\$0.00
■ No	• •	ny, spousal support, child supp	oort, maintenance, divor	ce settlement, property se	ttlement
Examples 	ounts someone owes you s: Unpaid wages, disability inso benefits; unpaid loans you n	urance payments, disability ber nade to someone else	nefits, sick pay, vacation	n pay, workers' compensa	ition, Social Security
■ No □ Ves Gi	ve specific information				
	in insurance policies a: Health, disability, or life insu	rance; health savings account	(HSA); credit, homeown	er's, or renter's insurance	
Yes. Na	me the insurance company of				_
	Company	name:	Beneficiary	y :	Surrender or refund value:
	Through	employer			\$0.00

Schedule A/B: Property

Official Form 106A/B

page 4

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Debtor	Dorothea S. Springfield	Case number (if known)	
If y	interest in property that is due you from someone who has died ou are the beneficiary of a living trust, expect proceeds from a life insuranceone has died.	nce policy, or are currently entitled to red	ceive property because
■ N	0		
	es. Give specific information		
Exa ■ N	ms against third parties, whether or not you have filed a lawsuit or amples: Accidents, employment disputes, insurance claims, or rights to so so. Describe each claim		
	er contingent and unliquidated claims of every nature, including co	unterclaims of the debtor and rights	o set off claims
■ N □ Y	o es. Describe each claim		
35. Any	financial assets you did not already list		
■ N	0		
ПΥ	es. Give specific information		
	ld the dollar value of all of your entries from Part 4, including any er Part 4. Write that number here		\$4,800.40
Part 5:	Describe Any Business-Related Property You Own or Have an Interest In. List	any real estate in Part 1.	
37. Do y	ou own or have any legal or equitable interest in any business-related property	?	
■ No	Go to Part 6.		
☐ Ye	s. Go to line 38.		
Part 6:	Describe Any Farm- and Commercial Fishing-Related Property You Own or Half you own or have an interest in farmland, list it in Part 1.	ave an Interest In.	
_	you own or have any legal or equitable interest in any farm- or com	mercial fishing-related property?	
	No. Go to Part 7.		
	Yes. Go to line 47.		
Part 7:	Describe All Property You Own or Have an Interest in That You Did Not L	ist Above	
Ex	you have other property of any kind you did not already list? amples: Season tickets, country club membership		
■ N □ Y	o es. Give specific information		
54. A c	ld the dollar value of all of your entries from Part 7. Write that numb	per here	\$0.00

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Deb	tor 1 Dorothea S. Springfield		Case number (if known)	
Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$0.00
56.	Part 2: Total vehicles, line 5	\$0.00		
57.	Part 3: Total personal and household items, line 15	\$1,350.00		
58.	Part 4: Total financial assets, line 36	\$4,800.40		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$6,150.40	Copy personal property total	\$6,150.40
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$6,150.40

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3/04/16 11:45AM Page 16 of 66 Document Fill in this information to identify your case: Dorothea S. Springfield Middle Name Last Name First Name

Debtor 1 Debtor 2 First Name (Spouse if, filing) Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify the F	Property You	Claim as Exempt

 Which set @ 	of exemptions are	vou claiming	? Check one onlv.	. even it vour s	spouse is filing with y	ou.
---------------------------------	-------------------	--------------	-------------------	------------------	-------------------------	-----

■ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

 \square You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2.	For any property you list on Schedule A/B	that you claim as exe	empt,	fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	General: love seat, couch, recliner chair, card table w/ 3 chairs, stove, 1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
	bedroom sets, Location: 3930 W Fillmore Street 1st floor, Chicago IL 60624 Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
	1 sofa sleeper , 2 tall chairs New sofa \$600.00, Chiars \$209.00	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
	Location: 3930 W Fillmore Street 1st floor, Chicago IL 60624 Line from Schedule A/B: 6.2			100% of fair market value, up to any applicable statutory limit	
	1 bedroom set New: \$700.00	\$600.00		\$600.00	735 ILCS 5/12-1001(b)
	Location: 3930 W Fillmore Street 1st floor, Chicago IL 60624 Line from Schedule A/B: 6.3			100% of fair market value, up to any applicable statutory limit	
	1 exercise bike 20 year Gift from employer	\$150.00		\$150.00	735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 9.1			100% of fair market value, up to any applicable statutory limit	

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3/04/16 11:45AM Debtor 1 Dorothea S. Springfield Case number (if known) Brief description of the property and line on Schedule A/B that lists this property Current value of the Specific laws that allow exemption Amount of the exemption you claim portion you own Copy the value from Check only one box for each exemption. Schedule A/B General 735 ILCS 5/12-1001(a) \$100.00 \$100.00 Location: 3930 W Fillmore Street 1st floor, Chicago IL 60624 100% of fair market value, up to Line from Schedule A/B: 11.1 any applicable statutory limit **Checking: Souh Divison Credit Union** 735 ILCS 5/12-1001(b) \$0.40 \$0.40 Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit Mineral rights in property located in 735 ILCS 5/12-1001(b) \$4,000.00 \$2,749.60 Grandy, Oklahoma. She inherited 1/4 interest from her mother. Land is 100% of fair market value, up to owned by someone else. any applicable statutory limit Line from Schedule A/B: 26.1 Through employer 215 ILCS 5/238 \$0.00 \$0.00 Line from Schedule A/B: 31.1 100% of fair market value, up to

any applicable statutory limit

3.	Are you	claimi	ing a	homestead	exemption	of more	thar	1 \$155,675?

(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes Case 16-07549 Doc 1 Filed 03/04/16 Entered 03/04/16 12:00:30 Desc Main

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Fill in this informat	ion to identify you	ır case:				
Dobtor 1	Dorothoo C. Co.	sin outinal al				
	Dorothea S. Spi First Name	Middle Name	Last Name		-	
Debtor 2						
_	First Name	Middle Name	Last Name		-	
United States Bankro	uptcy Court for the	NORTHERN DISTRICT OF IL	LINOIS			
Simon States Barrier					-	
Case number						
(if known)					_	if this is an
					amend	led filing
Official Form 1	106D					
-		M/s - Hayra Claims	C = =	les d'One de audi		
Schedule D	: Creditors	Who Have Claims	Securea	by Propert	<u>y </u>	12/15
		f two married people are filing togeth , number the entries, and attach it to				
1. Do any creditors hav	e claims secured by	your property?				
_	_	his form to the court with your other	er schedules. Yo	ou have nothing else	to report on this form	
_		•	or soriodalos. To	od nave nothing cloc	to report on this form.	
	of the information	below.				
Part 1: List All S	ecured Claims			Column A	Column B	Column C
		nore than one secured claim, list the cre articular claim, list the other creditors in		Amount of claim	Value of collateral	Unsecured
		er according to the creditor's name.	T all 2. As much	Do not deduct the	that supports this	portion
2.1 Heights Fina	ince Corn #	Describe the property that secures	the claim:	value of collateral. \$1,630.00	claim \$400.00	If any \$1,230.00
Creditor's Name	ince corp #	Dell Computer	THE CIAITI.	φ1,030.00	Ψ+00.00	Ψ1,230.00
		47" tv, 2 13" (tv belongs to	finacee)			
		As of the date you file, the claim is:				
8343 Indiana	•	apply.	Crieck all triat			
Highland, IN	46322	☐ Contingent				
Number, Street, City	, State & Zip Code	☐ Unliquidated				
Who owes the debt?	Charle and	Disputed				
_	Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only			mortgage or secur	rea		
Debtor 2 only	0 1	Положения				
Debtor 1 and Debtor	,	☐ Statutory lien (such as tax lien, me	echanic's lien)			
☐ At least one of the d		☐ Judgment lien from a lawsuit				
☐ Check if this claim community debt	relates to a	☐ Other (including a right to offset)				
	Opened 5/09/15					
Date debt was incurre	Last Active	Last 4 digits of account num	nber 3607			
	- 1/10/10					
2.2 Monterey Fir	nancial Svc	Describe the property that secures	the claim:	\$450.00	\$600.00	\$0.00
Creditor's Name		1 bedroom set		<u> </u>		75355
			_			
		Location: 3930 W Fillmore	Street 1st			
4005 4		floor, Chicago IL 60624 As of the date you file, the claim is:	Check all that			
4095 Avenid Oceanside, (a De La Plata	apply.				
		☐ Contingent				
Number, Street, City	y, state & ZIP Code	☐ Unliquidated				
Who owes the debt?	Check one.	☐ Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only		☐ An agreement you made (such as		red		
Debtor 2 only		car loan)	origage or secul			
Debtor 1 and Debtor	r 2 only	☐ Statutory lien (such as tax lien, me	achanic's lien)			
- Deploi 1 and Deploi	i Z Offiy	- Statutory herr (Such as tax Herr, The	onanio s lien)			

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Debtor 1 Dorothea S. Springfield		ase number (if know)		
First Name Middle N	ame Last Name			
☐ At least one of the debtors and another☐ Check if this claim relates to a community debt	☐ Judgment lien from a lawsuit ☐ Other (including a right to offset)			
Opened 6/25/15 Last Active Date debt was incurred 9/17/15	Last 4 digits of account number 3125			
2.3 Montgomery Wards	Describe the property that secures the claim:	\$530.22	\$300.00	\$230.22
Creditor's Name	1 sofa sleeper , 2 tall chairs			,
3650 Milwaukee Street Madison, WI 53714-2399	As of the date you file, the claim is: Check all that apply.			
Number, Street, City, State & Zip Code	☐ Unliquidated			
Who arres the debt? Oher have	Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.	ro d		
■ Debtor 1 only □ Debtor 2 only	An agreement you made (such as mortgage or secur car loan)	ea		
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset)			
Date debt was incurred 2/29/2016	Last 4 digits of account number 9290			
2.4 Nationwide Loans	Describe the property that secures the claim:	\$1,505.12	\$400.00	\$1,105.12
Creditor's Name	computer, tv	Ψ1,000.12	Ψ-100.00	Ψ1,100.12
	,			
890 North State Street Elgin, IL 60123	As of the date you file, the claim is: Check all that apply.			
Number, Street, City, State & Zip Code	☐ Unliquidated			
Who owes the debt? Check one.	Disputed Nature of lien. Check all that apply.			
■ Debtor 1 only	☐ An agreement you made (such as mortgage or secur	red		
Debtor 2 only	car loan)			
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset)			
Date debt was incurred 7/1/2015	Last 4 digits of account number 3004			
2.5 Nationwide Loans Llc	Describe the property that secures the claim:	\$2,259.00	\$400.00	\$1,859.00
Creditor's Name	Computer and fiancee's tvs			
3435 N Cicero Ave Chicago, IL 60641	As of the date you file, the claim is: Check all that apply.			
JJugo, 12 000 11	☐ Contingent			
Number, Street, City, State & Zip Code	☐ Contingent ☐ Unliquidated			
Number, Street, City, State & Zip Code	☐ Unliquidated ☐ Disputed			
	Unliquidated	red		

Official Form 106D

Additional Page of Schedule D: Creditors Who Have Claims Secured by Property

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Debtor 1 Dorothea S. Springfield Case number (if know) Last Name Debtor 1 and Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ At least one of the debtors and another ☐ Judgment lien from a lawsuit ☐ Check if this claim relates to a ☐ Other (including a right to offset) community debt Opened 6/15/15 **Last Active** 3004 Date debt was incurred 1/20/16 Last 4 digits of account number 2.6 South Div Cu Describe the property that secures the claim: \$500.00 \$1,862.00 \$2,362.00 Creditor's Name Savings and checking accounts As of the date you file, the claim is: Check all that 9122 S Kedzie Evergreen Park, IL 60805 ☐ Contingent Number, Street, City, State & Zip Code ☐ Unliquidated □ Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. ☐ An agreement you made (such as mortgage or secured ■ Debtor 1 only Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit ☐ At least one of the debtors and another ☐ Check if this claim relates to a ☐ Other (including a right to offset) community debt Opened 7/14/15 **Last Active** 0005 Date debt was incurred 2/18/16 Last 4 digits of account number \$400.00 Springleaf Financial S Describe the property that secures the claim: \$2,175.00 \$1,775.00 Creditor's Name 1 47"Tv, 2 13" Tvs one is a monitor (belongs to Fiancee) Dell computer As of the date you file, the claim is: Check all that 3945 W 26th St Ste 1 Chicago, IL 60623 ☐ Contingent Number, Street, City, State & Zip Code ■ Unliquidated ☐ Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. ☐ An agreement you made (such as mortgage or secured Debtor 1 only car loan) Debtor 2 only Debtor 1 and Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit ☐ At least one of the debtors and another ☐ Check if this claim relates to a ☐ Other (including a right to offset) community debt Opened 11/21/15 **Last Active** 0948 1/06/16 Date debt was incurred Last 4 digits of account number \$10,911.34 Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. \$10,911.34 Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

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Debtor	Dorothea S. Springfield			Case number (if know)	
	First Name	Middle Name	Last Name		
to collect	t from you for a deb	t you owe to someone else that you listed in Part 1, lis	, list the creditor in Part 1, and	that you already listed in Part 1. For example, if a collectic then list the collection agency here. Similarly, if you have If you do not have additional persons to be notified for a	more than one
S 9	lame Address outh Division C 059 S Kedzie vergreen Park,			hich line in Part 1 did you enter the creditor	? 2.6

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Fill in	this infor	nation to identify your	case:							
Debto	r 1	Dorothea S. Sprin								
Dobto	r 2	First Name	Middle Nam	е	Last Name					
Debto (Spouse	if, filing)	First Name	Middle Nam	e	Last Name					
United	d States Ba	nkruptcy Court for the:	NORTHERN [DISTRICT OF I	LLINOIS					
Case (if know	number _								hook if this is an	
(,							_	heck if this is an mended filing	
					,				J T T T T	
		n 106E/F		_						
Sch	edule E	/F: Creditors W	ho Have L	Insecure	d Claims				12/15	_
Schedu D: Cred the Cor number	lle G: Execuilitors Who Hatinuation Par (if known).	racts or unexpired leases tory Contracts and Unexpired ave Claims Secured by Proage to this page. If you have	red Leases (Offici operty. If more sp e no information t	al Form 106G). I ace is needed, c to report in a Pa	Do not include a copy the Part you	ny creditors v u need, fill it o	with partially secured out, number the entries	claims the	at are listed in Schedule oxes on the left. Attach	
		rs have priority unsecured								-
	No. Go to P	art 2.								
	Yes.									
Part 2	List A	II of Your NONPRIORIT	Y Unsecured C	laims						_
3. Do	any credito	rs have nonpriority unsecu	ured claims again	st you?						
	No. You hav	ve nothing to report in this pa	rt. Submit this forn	n to the court with	n your other sche	dules.				
	Yes.									
cla	aim, list the c	nonpriority unsecured cla reditor separately for each cla particular claim, list the other	aim. For each clain	n listed, identify w	vhat type of claim	it is. Do not lis	st claims already include	ed in Part	If more than one	
4.1	Acc Co		La	ast 4 digits of ac	count number	1114			\$0.00	_
	9191 To	or Creditor's Name owne Centre Ste 220 ego, CA 92122	w	hen was the del	bt incurred?	Opened 9/05/09	7/27/07 Last Ac	tive		
	Number S	treet City State Zlp Code	A	s of the date you	ı file, the claim i	s: Check all th	at apply			
	_	rred the debt? Check one.		Contingent						
	Debtor	-		1 Unliquidated						
	Debtor	•		Disputed						
	Debtor	1 and Debtor 2 only	Ty	pe of NONPRIO	RITY unsecured	d claim:				
	☐ At leas	t one of the debtors and ano	ther	Student loans						
		if this claim is for a comm m subject to offset?	-	Obligations arisport as priority cla		ration agreeme	ent or divorce that you o	did not		
	■ No			Debts to pension	on or profit-sharin	g plans, and o	ther similar debts			
	☐ Yes		•	Other. Specify	Automobile	9				

Best Case Bankruptcy

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Debtor	1 Dorothea S. Springfield		Case number (if know)			
4.2	Argon	Last 4 digits of account number	1157	\$2,579.00		
	Nonpriority Creditor's Name 760 Village Center Drive Suite 230 Burr Ridge, IL 60527	When was the debt incurred?	Opened 12/01/15 Last Active 1/01/16			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	■ Debtor 1 only	☐ Contingent				
	_	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:			
	At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other. Specify Payday Loa	an/signature loan			
4.3	Argon Nonpriority Creditor's Name	Last 4 digits of account number	8272	\$0.00		
	760 Village Center Drive Ste 230	When was the debt incurred?	Opened 8/01/15 Last Active 12/01/15			
	Willowbrook, IL 60527 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	_				
	■ Debtor 1 only	Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured				
	☐ At least one of the debtors and another	Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
	Yes	Other. Specify Signature				
4.4	Barclays Bank Delaware Nonpriority Creditor's Name	Last 4 digits of account number	2633	\$1,958.00		
	125 S West St Wilmington, DE 19801	When was the debt incurred?	Opened 6/16/15 Last Active 2/12/16			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	☐ Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:			
	☐ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims				
	No	☐ Debts to pension or profit-sharin	g plans, and other similar debts			
	Yes	Other. Specify Credit Card	1			

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Docur

Debtor 1 Dorothea S. Springfield

Nonpriority Creditor's Name P.O. Box 6204

Sioux Falls, SD 57117-6204 Number Street City State Zlp Code

Who incurred the debt? Check one.

 $\hfill \square$ At least one of the debtors and another

☐ Check if this claim is for a community debt

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

Capital One Bank Usa N

Nonpriority Creditor's Name 15000 Capital One Dr

Richmond, VA 23238 Number Street City State Zlp Code

☐ Debtor 1 and Debtor 2 only

Is the claim subject to offset?

Debtor 1 only

Debtor 2 only

■ No ☐ Yes

Who incurred the debt? Check one.

At least one of the debtors and another

 $\hfill\square$ Check if this claim is for a community debt

Best Buy

■ Debtor 1 only

Debtor 2 only

■ No ☐ Yes

4.5

4.6

4.7

d 03/04/16 Entered ocument Page 24 (03/04/16 12:00:30 Des of 66	sc Main 3/04/16 11:45AM
	Case number (if know)	
Last 4 digits of account number	7953	\$468.87
When was the debt incurred?		
As of the date you file, the claim i	s: Check all that apply	
☐ Contingent		
☐ Unliquidated		
☐ Disputed Type of NONPRIORITY unsecured	l claim:	
☐ Student loans		
Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did no	ot
☐ Debts to pension or profit-sharin	g plans, and other similar debts	
Other. Specify Credit card	<u> </u>	
Last 4 digits of account number	7578	\$2,272.00
When was the debt incurred?	Opened 11/17/14 Last Active 2/08/16)
As of the date you file, the claim i	s: Check all that apply	
☐ Contingent		
☐ Unliquidated		
☐ Disputed		
Type of NONPRIORITY unsecured	I claim:	
Student loans		
Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did no	ot
☐ Debts to pension or profit-sharin	g plans, and other similar debts	

Cash Loans by BMAC Inc	Last 4 digits of account number	0936
Nonpriority Creditor's Name		
9401 S Ashland Ave	When was the debt incurred?	9/2015
Chicago, IL 60620		
Number Street City State Zlp Code	As of the date you file, the claim is	s: Check all that apply
Who incurred the debt? Check one.	☐ Contingent	
Debtor 1 only		
☐ Debtor 2 only	☐ Unliquidated	
_	☐ Disputed	
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	I claim:
☐ At least one of the debtors and another	☐ Student loans	
☐ Check if this claim is for a community debt	Obligations arising out of a separ	ration agreement or divorce that you did not
Is the claim subject to offset?	report as priority claims	autoria and an arrow and you are not
■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts
☐ Yes	Other. Specify Signature I	oan

■ Other. Specify Credit Card

\$1,115.51

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Debtor 1 Dorothea S. Springfield Case number (if know) 4.8 Cbna Last 4 digits of account number 7953 \$468.00 Nonpriority Creditor's Name Opened 9/16/15 Last Active 50 Northwest Point Road When was the debt incurred? 2/11/16 Elk Grove Village, IL 60007 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.9 Cbna \$0.00 Last 4 digits of account number 7761 Nonpriority Creditor's Name 50 Northwest Point Road When was the debt incurred? Opened 9/17/15 Elk Grove Village, IL 60007 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.10 Credit One Bank Na Last 4 digits of account number 1024 \$0.00 Nonpriority Creditor's Name Opened 1/21/11 Last Active Po Box 98875 When was the debt incurred? 8/01/11 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes

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Debtor 1 Dorothea S. Springfield		Case number (if know)			
4.11	First Premier Bank Nonpriority Creditor's Name	Last 4 digits of account number	0567	\$655.00	
	601 S Minnesota Ave Sioux Falls, SD 57104	When was the debt incurred?	Opened 7/19/15 Last Active 2/18/16		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed	Labeles .		
	At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	i claim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other Specify Credit Card	I		
4.12	First Premier Bank Nonpriority Creditor's Name	Last 4 digits of account number	0567	\$665.99	
	Bankruptcy Dept P.O. bo 5523	When was the debt incurred?			
	Sioux Falls, SD 57117 Number Street City State Zlp Code	As of the date you file, the claim i			
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	l claim:		
	☐ At least one of the debtors and another	☐ Student loans	. 514		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify Credit card	<u> </u>		
4.13	Forest Park Loan Company d/b/a	Last 4 digits of account number	9271	\$491.79	
	Nonpriority Creditor's Name The Money Company	When was the debt incurred?	11/30/2015		
	7204 Madison St				
	Forest Park, IL 60130 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	_	one an anatappy		
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	l claim:		
	☐ At least one of the debtors and another	Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	■ Other. Specify Payday Loa	an		

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Debto	Dorothea S. Springfield		Case number (if know)			
4.14	Gr Am Fin Nonpriority Creditor's Name	Last 4 digits of account number	2328	\$0.00		
	205 W Wacker Chicago, IL 60606	When was the debt incurred?	Opened 10/01/03 Last Active 4/01/05			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only	☐ Unliquidated				
	☐ Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:			
	☐ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
	Yes	Other. Specify				
4.15	Gr Am Fin	Last 4 digits of account number	8666	\$0.00		
	Nonpriority Creditor's Name		Opened 3/01/04 Last Active			
	205 W Wacker Chicago, IL 60606	When was the debt incurred?	6/01/04 Last Active			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only	☐ Unliquidated				
	☐ Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:			
	$\hfill \square$ At least one of the debtors and another	☐ Student loans				
	\square Check if this claim is for a community debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims				
	No	Debts to pension or profit-sharin	g plans, and other similar debts			
	Yes	Other. Specify				
4.16	Gr Am Fin	Last 4 digits of account number	8970	\$0.00		
	Nonpriority Creditor's Name		Opened 6/01/04 Last Active			
	205 W Wacker	When was the debt incurred?	11/01/04			
	Chicago, IL 60606 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	_	or onook an that apply			
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	Unliquidated				
	Debtor 1 and Debtor 2 only	Disputed	Latetina			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	ı cıaım:			
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other Specify				

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4.19

1/01/16 Bloomington, IL 61704

Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one.

☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:

At least one of the debtors and another

☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify Unsecured ☐ Yes

■ No

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☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset?

report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts Factoring Company Account Credit One Other. Specify Bank N.A

■ No

☐ Yes

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Debto	Dorothea S. Springfield		Case number (if know)	
4.23	Midnight Velvet	Last 4 digits of account number	9550	\$240.00
	Nonpriority Creditor's Name Special Account Handling 1112 7th Avenue	When was the debt incurred?	7/2015	-
	Monroe, WI 53566 Number Street City State Zlp Code	As of the date you file, the claim i	e. Check all that apply	
	Who incurred the debt? Check one.	_	5. Спеск ан тасарру	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	_	Type of NONPRIORITY unsecured	I claim:	
	At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit card	<u> </u>	-
4.24	Mr. Amazing Loans	Last 4 digits of account number	2867	\$4,533.98
	Nonpriority Creditor's Name P.O. Box 30698	When was the debt incurred?	4/2015	-
	Las Vegas, NV 89173 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	_	or onest an that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	i claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Payday Loa	an	-
4.25	Mt Sinai Health Systems	Last 4 digits of account number	2601	\$587.00
	Nonpriority Creditor's Name 1107 S Mannheim Rd	When was the debt incurred?	6/3/2014	
	Ste 302	mon was the asst mountain.	0/3/2014	-
	Westchester, IL 60154			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	_	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other Specify Medical bil	I	

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Document

Debtor 1 Dorothea S. Springfield

Mt Sinai Hospital

■ Debtor 1 only

Debtor 2 only

Nonpriority Creditor's Name 26465 Network Place

Chicago, IL 60673-1264

Debtor 1 and Debtor 2 only

Number Street City State Zlp Code Who incurred the debt? Check one.

4.26

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	At least one of the debtors and another	☐ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify Medical bil	<u> </u>		
4.27	Nationwide Loans Llc	Last 4 digits of account number	7221	\$0.00	
	Nonpriority Creditor's Name		Opened 10/24/14 Last Active		
	3435 N Cicero Ave Chicago, IL 60641	When was the debt incurred?	6/22/15		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only	☐ Unliquidated			
	☐ Debtor 2 only	□ Disputed			
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured			
	☐ At least one of the debtors and another	☐ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims			
	■ No	Debts to pension or profit-sharing			
	Yes	Other. Specify Secured			
4.28	Peoples Engy	Last 4 digits of account number	8766	\$0.00	
	Nonpriority Creditor's Name		Opened 40/49/05 Least Active		
	200 East Randolph Chicago, IL 60601	When was the debt incurred?	Opened 10/18/05 Last Active 3/03/09		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only	☐ Unliquidated			
	☐ Debtor 2 only	☐ Disputed			
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:		
	\square At least one of the debtors and another	☐ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	☐ Yes	Other. Specify Utility Com	many.		

Official Form 106 E/F

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Debtor	Dorothea S. Springfield	Case number (if know)		
4.29	Peoples Engy Nonpriority Creditor's Name	Last 4 digits of account number	0466	\$0.00
	200 East Randolph Chicago, IL 60601	When was the debt incurred?	Opened 9/14/09 Last Active 7/19/10	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply Contingent		
	 □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another 	☐ Unliquidated		
		☐ Disputed		
		Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	☐ Check if this claim is for a community debt			
	■ No	Debts to pension or profit-sharin		
	□Yes	■ Other. Specify Utility Company		
4.30	Peoples Engy	Last 4 digits of account number	6926	\$0.00
	Nonpriority Creditor's Name 200 East Randolph Chicago, IL 60601	When was the debt incurred?	Opened 11/01/11 Last Active 1/01/16	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims		
	■ No	☐ Debts to pension or profit-sharin		
	□Yes	■ Other. Specify Utility Company		
4.31	PLS Financial Solutions of Illinois	Last 4 digits of account number	08CD	\$423.08
	Nonpriority Creditor's Name 8026 S Cicero Chicago Heights, IL 60240	When was the debt incurred?	11/13/2015	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one. Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	_	Type of NONPRIORITY unsecured claim:		
	At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify Payday Loa	an	

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3/04/16 11:45AM Document Page 33 of 66 Debtor 1 Dorothea S. Springfield Case number (if know) 4.32 Quickclick Last 4 digits of account number 0130 \$447.00 Nonpriority Creditor's Name Opened 6/01/11 Last Active 3440 Preston Ridge Road When was the debt incurred? 11/01/11 Suite 100 Alpharetta, GA 30005 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Unsecured ☐ Yes 4.33 Rise Last 4 digits of account number 0686 \$3,777.00 Nonpriority Creditor's Name Opened 10/20/15 Last Active 4150 International Suite 300 When was the debt incurred? 1/29/16 Fort Worth, TX 76109 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ■ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Unsecured Other, Specify 4.34 South Div Cu 0202 Last 4 digits of account number \$0.00 Nonpriority Creditor's Name Opened 9/23/14 Last Active 9122 S Kedzie When was the debt incurred? 7/14/15 Evergreen Park, IL 60805 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

■ Other. Specify Unsecured

report as priority claims

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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3/04/16 11:45AM Document Page 34 of 66 Debtor 1 Dorothea S. Springfield Case number (if know) 4.35 South Div Cu Last 4 digits of account number 0000 \$0.00 Nonpriority Creditor's Name Opened 10/17/13 Last Active 9122 S Kedzie When was the debt incurred? 6/12/14 Evergreen Park, IL 60805 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts No ■ Other. Specify Unsecured ☐ Yes 4.36 South Div Cu 0000 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 3/01/11 Last Active 9122 S Kedzie When was the debt incurred? 6/02/11 Evergreen Park, IL 60805 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated ☐ Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Unsecured 4.37 South Div Cu Last 4 digits of account number 0201 \$0.00 Nonpriority Creditor's Name Opened 6/12/14 Last Active 9122 S Kedzie When was the debt incurred? 7/13/15 Evergreen Park, IL 60805 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

■ Other. Specify Unsecured

report as priority claims

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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Debtor	1 Dorothea S. Springfield		Case number (if know)	
4.38	South Div Cu Nonpriority Creditor's Name	Last 4 digits of account number	0001	\$0.00
	9122 S Kedzie Evergreen Park, IL 60805	When was the debt incurred?	Opened 3/01/11 Last Active 1/17/13	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i		
	_	☐ Contingent		
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	☐ Unliquidated		
		☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims		
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify Unsecured		
4.39	Sweetheart Cup Fcu	Last 4 digits of account number	913A	\$0.00
	Nonpriority Creditor's Name		Opened 4/15/05 Last Active	
	7575 S Kostner Ave Chicago, IL 60652	When was the debt incurred?	10/31/06	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured		
	\square At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	■ Other. Specify Unsecured		
4.40	Sweetheart Cup Fcu	Last 4 digits of account number	913B	\$0.00
	Nonpriority Creditor's Name		Opened 11/04/04 Last Active	
	7575 S Kostner Ave Chicago, IL 60652	When was the debt incurred?	Opened 11/04/04 Last Active 3/11/05	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	□Yes	Other Specify Unsecured		

Case 16-07549 Doc 1 Filed 03/04/16 Entered 03/04/16 12:00:30 Desc Main 3/04/16 11:45AM Page 36 of 66 Document Debtor 1 Dorothea S. Springfield Case number (if know) 4.41 **Sweetheart Cup Fcu** Last 4 digits of account number 913D \$0.00 Nonpriority Creditor's Name When was the debt incurred? Opened 2/09/11 7575 S Kostner Ave Chicago, IL 60652 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No ■ Other. Specify Unsecured ☐ Yes **Sweetheart Cup Fcu** 4.42 Last 4 digits of account number 913C \$0.00 Nonpriority Creditor's Name When was the debt incurred? 7575 S Kostner Ave Opened 12/08/10 Chicago, IL 60652 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Unsecured 4.43 Syncb/Walmart Last 4 digits of account number 6541 \$170.00 Nonpriority Creditor's Name Opened 8/16/15 Last Active Po Box 965024 When was the debt incurred? 2/05/16 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent

□ Debtor 1 only □ Unliquidated
□ Debtor 2 only □ Disputed
□ Debtor 1 and Debtor 2 only □ Type of NONPF

☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?

■ No □ Yes Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 ☐ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify Charge Account

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Debtor 1	Dorothea	S. Springfield		Case n	number (if know)				
4.44 T	he Swiss	Colony	Last 4 digits of account number	9840			\$92.92		
1	onpriority Cred		When was the debt incurred?	11/20	015				
		City State Zlp Code	As of the date you file, the claim is	: Check	all that apply				
v	/ho incurred	the debt? Check one.	П 0						
	Debtor 1 on	ly	☐ Contingent						
Debtor 2 only			☐ Unliquidated						
	Debtor 1 an	d Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:						
	At least one	of the debtors and another	Student loans	Ciaiii.					
		is claim is for a community debt	☐ Obligations arising out of a separ report as priority claims	ation agi	reement or divorce that you did	i not			
	No		☐ Debts to pension or profit-sharing	g plans, a	and other similar debts				
_	Yes		■ Other. Specify Credit card						
Part 3:	List Other	s to Be Notified About a Debt	That You Already Listed						
Name and Mt Sina 26465 N	ts in Parts 1 c	or 2, do not fill out or submit this pa On Lin ace i-1264	which entry in Part 1 or Part 2 did you I e 4.25 of (Check one):	ist the or Part 1:	•	ed Claims			
Part 4:	Add the A	mounts for Each Type of Unse	cured Claim						
			This information is for statistical rep	orting p	urposes only. 28 U.S.C. §159	. Add the am	nounts for each type		
					Total claim				
Tatal alain	6a.	Domestic support obligations		6a.	\$	0.00			
Total clair from Par		Taxes and certain other debts yo	u owe the government	6b.	\$	0.00			
	6c.	Claims for death or personal inju	ry while you were intoxicated	6c.	\$	0.00			
	6d.	Other. Add all other priority unsecu	red claims. Write that amount here.	6d.	\$	0.00			
	6e.	Total. Add lines 6a through 6d.		6e.	\$	0.00			
					Total Claim				
	6f.	Student loans		6f.	\$	0.00			
Total clair from Par		Obligations arising out of a sepa did not report as priority claims	ration agreement or divorce that you	6g.	\$	0.00			
	6h.	Debts to pension or profit-sharin	g plans, and other similar debts	6h.	\$	0.00			
	6i.	Other. Add all other nonpriority uns	secured claims. Write that amount here.	. 6i.	\$ 24,90	00.83			
	6j.	Total. Add lines 6f through 6i.		6j.	\$ 24,90	00.83			

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Fill in this infor					
Debtor 1					
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the , Street, City, State and ZIP	contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.2					<u> </u>
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3	Oity		Ciaio	211 0000	
	Name				_
					_
	Number	Street			
	City		State	ZIP Code	<u> </u>
2.4	Oity		Ciaio	211 0000	
	Name				_
	Number	Street			_
	Number	Sireet			
	City		State	ZIP Code	<u> </u>
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
	Oity		Glate	Zii Code	

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Fill in this	s information to identify you	r case:		
Debtor 1	Dorothea S. Spr	ingfield		
Debtor 2	First Name	Middle Name	Last Name	
(Spouse if, fili	ing) First Name	Middle Name	Last Name	
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case num	nber			☐ Check if this is an
				amended filing
Officia	l Form 106H			
	dule H: Your Cod	debtors		12/15
your name	and number the entries in the and case number (if known you have any codebtors? (if	n). Answer every question	l.	to this page. On the top of any Additional Pages, write se as a codebtor.
■ No				
☐ Yes				
2 /4/:4	thin the leat 0 years, have ye	lived in a community n		2 (Community property eletes and to witeries in allula
	na, California, Idaho, Louisian			ory? (Community property states and territories include hington, and Wisconsin.)
=	0			
	. Go to line 3. s. Did your spouse, former spo	ouse or legal equivalent liv	e with you at the time?	
— гез	s. Dia your spouse, former spo	ouse, or legal equivalent liv	e with you at the time!	
in line Form	e 2 again as a codebtor only	if that person is a guarar	ntor or cosigner. Make	or if your spouse is filing with you. List the person shows a sure you have listed the creditor on Schedule D (Office 106G). Use Schedule D, Schedule E/F, or Schedule G to
	Column 1: Your codebtor Name, Number, Street, City, State and	ZIP Code		Column 2: The creditor to whom you owe the debracheck all schedules that apply:
3.1				☐ Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
	Number Street	Chata	ZID Code	_
	City	State	ZIP Code	
3.2				☐ Schedule D, line
	Name			Schedule E/F, line
				☐ Schedule G, line
	Number Street			<u> </u>
	City	State	ZIP Code	

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Fill	in this information to	o identify your ca	ase:									
Deb	otor 1	Dorothea S.	Springfield									
	otor 2 buse, if filing)											
Uni	ted States Bankrupt	tcy Court for the	: NORTHERN DISTRIC	T OF ILLIN	OIS							
	se number							☐ An		nt showing	g postpetiti ollowing da	ion chapter
O.	fficial Form	106I							1 / DD/ Y		onowing da	iic.
S	chedule I: `	Your Inc	ome					IVIIV	1/00/1	111		12/15
sup spo	plying correct info use. If you are sep ch a separate shee	rmation. If you arated and you	sible. If two married peo are married and not filii r spouse is not filing wi On the top of any addition	ng jointly, a th you, do	and your sp not include	oouse e infor	is liv mati	ving with y ion about y	ou, incl your spo	ude infori ouse. If m	mation abo	out your is needed,
1.	Fill in your emploinformation.	oyment		Debtor 1					Debtor 2	or non-fil	ling spous	se
	If you have more t		Employment status	■ Employed				☐ Emplo	yed			
	attach a separate information about		Employment status	☐ Not employed			[□ Not er	mployed			
	employers.		Occupation	Packer								
	Include part-time, self-employed wor		Employer's name	Dart Container Corp								
	Occupation may in or homemaker, if		Employer's address	7577 S P	Kostner o, IL 60652	2						
			How long employed th	nere?	20 years				_			
Par	t 2: Give Det	tails About Mor	nthly Income									
	mate monthly incouse unless you are s		ate you file this form. If	you have no	othing to rep	ort for	any	line, write	\$0 in the	space. In	clude your	non-filing
	u or your non-filing : e space, attach a se		ore than one employer, co	mbine the i	nformation	for all	empl	loyers for th	nat perso	on on the li	ines below	. If you need
								For Debto	or 1		otor 2 or ng spouse	
2.			ry, and commissions (becalculate what the month)			2.	\$	2,8	09.47	\$	N/	A
3.	Estimate and list	monthly overt	ime pay.			3.	+\$		0.00	+\$	N/	<u>A</u>

4. Calculate gross Income. Add line 2 + line 3.

\$

2,809.47

\$

N/A

Debtor 1		Dorothea S. Springfield		Cas	e number (<i>if kr</i>	nown)				
				Fo	or Debtor 1			Debtor 2 -filing sp		
	Cop	by line 4 here	4.	\$_	2,809	9.47	\$		N/A	_
5.	List	all payroll deductions:								
	5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues Other deductions. Specify: 401(k)	5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h.	\$ \$ \$ \$ \$	((252 (3.28 0.00 0.00 0.00 2.41 0.00 0.00	\$		N/A N/A N/A N/A N/A N/A N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	552	2.66	\$		N/A	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,256	6.81	\$		N/A	_
8.		all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	8c. 8d. 8e. 8f. 8g.	\$ \$ \$ \$		0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$		N/A N/A N/A N/A N/A	-
	8h.	Other monthly income. Specify:	8h.	+ \$	(0.00	+ \$		N/A	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	(0.00	\$		N/	A
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	2,256.81	+ \$		N/A =	= \$	2,256.81
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L		<u>, </u>					
11.	Incli othe Do i	te all other regular contributions to the expenses that you list in Schedule adde contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depe		. ,		•	Schedule 11.	_	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Certallies						12.	\$	
13.	Do :	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	?						monthl	ly income

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: 11	in this information to inherit,								
	in this information to identify your case:		O.	a al - 96 (16 fa - fa -					
Deb	tor 1 Dorothea S. Springfield		Cn □	eck if this is: An amended filing					
	tor 2		A supplement showing postpetition of 13 expenses as of the following date						
Unit	ed States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLING	OIS	MM / DD / YYYY						
	e number 								
O	fficial Form 106J	<u> </u>							
	chedule J: Your Expenses				12/15				
info nur	as complete and accurate as possible. If two married people are primation. If more space is needed, attach another sheet to this inber (if known). Answer every question. 1: Describe Your Household								
1.	Is this a joint case?								
	No. Go to line 2.☐ Yes. Does Debtor 2 live in a separate household?								
	☐ No ☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expenses</i>	s for Separate House	hold of D	ebtor 2.					
2.	Do you have dependents? ☐ No								
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?				
	Do not state the dependents names.	Daughter		21 years	□ No ■ Yes □ No □ Yes				
					□ No □ Yes				
					□ No □ Yes				
3.	Do your expenses include expenses of people other than yourself and your dependents? ■ No □ Yes				1 100				
	t 2: Estimate Your Ongoing Monthly Expenses								
exp	imate your expenses as of your bankruptcy filing date unless your benses as of a date after the bankruptcy is filed. If this is a suppolicable date.								
the	lude expenses paid for with non-cash government assistance it value of such assistance and have included it on <i>Schedule I:</i> Yficial Form 106I.)			Your exp	enses				
4.	The rental or home ownership expenses for your residence. In payments and any rent for the ground or lot.	nclude first mortgage	4.	\$	525.00				
	If not included in line 4:								
	4a. Real estate taxes		4a.	\$	0.00				
	4b. Property, homeowner's, or renter's insurance		4b.	·	0.00				
	4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues		4c. 4d.	·	0.00				

5. Additional mortgage payments for your residence, such as home equity loans

Deb	otor 1 Dorothe	ea S. Springfield	Case num	ber (if known)	
6.	Utilities:				
٠.		y, heat, natural gas	6a.	\$	155.00
	6b. Water, se	ewer, garbage collection	6b.	\$	0.00
	6c. Telephor	ne, cell phone, Internet, satellite, and cable services	6c.	\$	175.00
	6d. Other. Sp	pecify:	6d.	\$	0.00
7.	Food and hous	sekeeping supplies	7.	\$	425.00
8.	Childcare and	children's education costs	8.	\$	0.00
9.	Clothing, laun	dry, and dry cleaning	9.	\$	100.00
10.	Personal care	products and services	10.	\$	160.00
11.	Medical and de	ental expenses	11.	\$	125.00
12.		Include gas, maintenance, bus or train fare.	40	•	275.00
	Do not include		12.	·	275.00
		, clubs, recreation, newspapers, magazines, and books	13.	·	0.00
		ntributions and religious donations	14.	\$	0.00
15.	Insurance.				
	15a. Life insur	insurance deducted from your pay or included in lines 4 or 20.	150	¢.	0.00
	15a. Life insur		15a.		0.00
			15b.	·	0.00
	15c. Vehicle in		15c.	·	50.00
40	15d. Other ins	· · · · · · · · · · · · · · · · · · ·	15d.	>	0.00
16.	Specify:	include taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
17.		lease payments:		· —	<u> </u>
		nents for Vehicle 1	17a.	\$	0.00
	17b. Car payn	nents for Vehicle 2	17b.	\$	0.00
	17c. Other. Sp		17c.	\$	0.00
	17d. Other. Sp		17d.	\$	0.00
18.		s of alimony, maintenance, and support that you did not report a	as		
		your pay on line 5, Schedule I, Your Income (Official Form 106I) . 18.	·	0.00
19.		ts you make to support others who do not live with you.		\$	0.00
	Specify:		19.		
20.		perty expenses not included in lines 4 or 5 of this form or on Sc			
		es on other property	20a.		0.00
	20b. Real esta		20b.		0.00
		, homeowner's, or renter's insurance	20c.	· -	0.00
		ance, repair, and upkeep expenses	20d.	· -	0.00
		ner's association or condominium dues	20e.	·	0.00
21.	Other: Specify:		21.	+\$	0.00
22.	Calculate your	monthly expenses			
	22a. Add lines	4 through 21.		\$	1,990.00
	22b. Copy line	22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	2	\$	
	22c. Add line 2	2a and 22b. The result is your monthly expenses.		\$	1,990.00
22	Coloulata vaur	monthly not income			
23.		monthly net income. 2 12 (your combined monthly income) from Schedule I.	23a.	¢	2,256.81
		ur monthly expenses from line 22c above.	23a. 23b.	·	1,990.00
	23b. Copy you	infiniting expenses normaine 22c above.	230.	-φ	1,390.00
	23c. Subtract	your monthly expenses from your monthly income.			202.24
	The resu	It is your monthly net income.	23c.	\$	266.81
24.	For example, do y	an increase or decrease in your expenses within the year after you expect to finish paying for your car loan within the year or do you expect you be terms of your mortgage?			or decrease because of a
	No.				
	ΠVoc	Explain here:			

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Fill in this info	rmation to identify your	case:		
Debtor 1	Dorothea S. Sprin			
D 1 0	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an amended filing
Official For	m 106Dec			
		n Individual	Debtor's Schedules	12/15
If two married p	eople are filing togethe	r, both are equally respo	onsible for supplying correct information.	
You must file th obtaining mone	is form whenever you f	lle bankruptcy schedule n connection with a ban	s or amended schedules. Making a false sta kruptcy case can result in fines up to \$250,0	
Sig	ın Below			

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

Yes. Name of person

Attach Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X	/s/ Dorothea S. Springfield
	Dorothea S. Springfield
	Signature of Debtor 1

Signature of Debtor 2

Date March 4, 2016

Date

Part 2 **Explain the Sources of Your Income**

Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No

Yes. Fill in the details.

	Debtor 1		Debtor 2		
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
From January 1 of current year until the date you filed for bankruptcy:	■ Wages, commissions, \$4,848.60 bonuses, tips		☐ Wages, commissions, bonuses, tips		
	☐ Operating a business		☐ Operating a business		

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De	btor 1 Dorothea S. Springfield					Case	Case number (if known)				
					Debtor 1			Debtor 2			
					Sources of income Check all that apply.	Gross ind (before de exclusions	eductions and	Sources of inco		Gross income (before deductions and exclusions)	
/ lanuary 1 to December 31 2015)			■ Wages, commissions, bonuses, tips		\$35,321.41	☐ Wages, combonuses, tips	missions,				
					☐ Operating a business			☐ Operating a b	ousiness		
			■ Wages, commissions, bonuses, tips		\$30,374.92	☐ Wages, combonuses, tips	missions,				
					☐ Operating a business			☐ Operating a b	ousiness		
	_	each s	-	he gross inco	u are filing a joint case and y		-	-	-	under Debtor 1.	
					Debtor 1 Sources of income Describe below	Gross ind (before de exclusions	eductions and	Debtor 2 Sources of inco Describe below.		Gross income (before deductions and exclusions)	
Pa	rt 3:	List	Certain Pa	yments You	Made Before You Filed for	r Bankruptcy					
6.	Are □	either No.	Neither Deindividual puring the	ebtor 1 nor Dorimarily for a	s debts primarily consume bebtor 2 has primarily cons personal, family, or househouse we you filed for bankruptcy, d	sumer debts. old purpose."				n1(8) as "incurred by an	
			□ No. □ Yes * Subject	paid that cre not include	each creditor to whom you pa editor. Do not include payme payments to an attorney for t on 4/01/16 and every 3 yea	ents for domes this bankrupto	stic support obliq cy case.	gations, such as ch	ild support a	and alimony. Also, do	
		Yes.			r both have primarily cons re you filed for bankruptcy, d		ny creditor a tota	l of \$600 or more?			
			■ No.	Go to line 7							
			☐ Yes	include pay	each creditor to whom you pa ments for domestic support of for this bankruptcy case.						
	Cre	ditor'	s Name and	d Address	Dates of payme	ent To	otal amount paid	Amount you still owe	Was this p	payment for	

Case 16-07549 Doc 1 Filed 03/04/16 Entered 03/04/16 12:00:30 Desc Main Page 47 of 66 3/04/16 11:45AM Document Debtor 1 Dorothea S. Springfield Case number (if known Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No ☐ Yes. List all payments to an insider Insider's Name and Address **Dates of payment** Reason for this payment Total amount Amount you paid still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No ☐ Yes. List all payments to an insider Insider's Name and Address Amount you Reason for this payment Dates of payment Total amount still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Case title Status of the case Court or agency Case number

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

No

☐ Yes. Fill in the information below.

Creditor Name and Address

Describe the Property

Date

Value of the property

Explain what happened

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No

Yes. Fill in the details.

Creditor Name and Address

Describe the action the creditor took

Date action was taken

Amount

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

☐ Yes

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Deb	tor 1	Dorothea S. Springfield		Case	e number (if	known)	
Par	t 5:	List Certain Gifts and Contribution	s				
13.	Within	n 2 years before you filed for bankr	uptcy.	did you give any gifts with a total value	of more that	an \$600 per person	1?
	■ N	•	,	, , , ,			
	□ Y	es. Fill in the details for each gift.					
		with a total value of more than \$60 erson	00	Describe the gifts		Dates you gave the gifts	Value
	Perso Addre	on to Whom You Gave the Gift and ess:					
14.	Within ■ N	•	uptcy,	did you give any gifts or contributions v	with a total	value of more than	\$600 to any charity
	□ Y	es. Fill in the details for each gift or c	ontribu	ution.			
	more Chari	or contributions to charities that t than \$600 ity's Name ess (Number, Street, City, State and ZIP Code		Describe what you contributed		Dates you contributed	Value
Par	t 6:	List Certain Losses					
	■ N □ Y Descr	er, or gambling?	Descr Includ	r since you filed for bankruptcy, did you ribe any insurance coverage for the loss le the amount that insurance has paid. Listing insurance claims on line 33 of Schedule		Date of your loss	Value of property lost
Par	t 7:	List Certain Payments or Transfers	Prope	rty.			
	consu	Ited about seeking bankruptcy or p	prepar	did you or anyone else acting on your be ing a bankruptcy petition? ers, or credit counseling agencies for service		, , ,	erty to anyone you
	□ м	lo					
	Y	es. Fill in the details.					
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You		(OU	Description and value of any property transferred		Date payment or transfer was made	Amount of payment
	LAW 223 V Suite Chica	OFFICES OF GLENDA J. GRA West Jackson Blvd. 1116 ago, IL 60606 awgray@gmail.com		Filing fee		3/3/2016	\$200.00
17	Within	o 1 year before you filed for bankru	ntcv c	lid you or anyone else acting on your be	half nav or	transfer any prope	erty to anyone who
	promis		ditors	or to make payments to your creditors?	man pay or	authorer diffy prope	nty to unyone who
	■ N	lo					
	□ Y	es. Fill in the details.					
	Perso Addre	on Who Was Paid ess		Description and value of any property transferred	y	Date payment or transfer was made	Amount of payment
10	\A/ithin	2 years before you filed for banks	untov	did you sall trade or otherwise transfe	r any propo	orty to anyono othe	or than property

Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not Statement of Financial Affairs for Individuals Filing for Bankruptcy

Case number (if known)

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	incl	ude gifts and transfers that you have alrea	dy list	ted on this stateme	nt.						
		No									
		Yes. Fill in the details.									
		rson Who Received Transfer dress		Description and property transfer			paym	ribe any property or nents received or debts in exchange		ate transfer was nade	
	Pe	rson's relationship to you					paiu	iii excilalige			
19.		hin 10 years before you filed for bankru peficiary? (These are often called asset-pr			ny property to a	a sel	f-settl	ed trust or similar device	of	which you are a	
		No	01001	on dovidos.,							
		Yes. Fill in the details.									
	— Na	me of trust		Description and	value of the pro	oper	tv tran	nsferred	D	Date Transfer was	
				2 000 mp. 10 m m m	, and 6. and p .	-	.,	.0.000		nade	
Pai	t 8:	List of Certain Financial Accounts, In	strur	nents, Safe Depos	it Boxes, and S	itora	ge Un	its			
20.	solo	hin 1 year before you filed for bankruptod, moved, or transferred?	•	•				, ,			
		lude checking, savings, money market, ises, pension funds, cooperatives, asso No					depo	sit; shares in banks, cred	ıt u	nions, brokerage	
	_	Yes. Fill in the details.									
				ast 4 digits of Type of account of		or	Date account was		Last balance		
		me of Financial Institution and dress (Number, Street, City, State and ZIP le)		count number	instrument	unt	OI .	closed, sold, moved, or transferred		before closing of transfe	
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?										
		No									
	_	Yes. Fill in the details.									
				Marine also best as	1- 10	ь.	!!			D	
		me of Financial Institution dress (Number, Street, City, State and ZIP Code)		Who else had ac Address (Number, State and ZIP Code)		De	scribe	e the contents		Do you still have it?	
22.	Hav	ve you stored property in a storage unit	or pl	ace other than you	ır home within	1 yea	ar befo	ore you filed for bankrupt	су		
		No									
	П	Yes. Fill in the details.									
	⊔ Na	me of Storage Facility		Who else has or	had access	Do	coribo	the contents		Do you still	
		dress (Number, Street, City, State and ZIP Code)		to it? Address (Number, State and ZIP Code)		De	SCHIDE	e the contents		have it?	
Par	t 9:	Identify Property You Hold or Contro	l for ⁹	Someone Fise							
I a	ι σ.	identify Property Four Hold of Control	1101 \	Someone Lise							
23.		you hold or control any property that so someone.	omeo	ne else owns? Inc	lude any prope	rty y	ou bo	rrowed from, are storing	for,	or hold in trust	
		No									
		Yes. Fill in the details.									
	Ωw	vner's Name		Where is the pro	perty?	De	scribe	e the property		Value	
		dress (Number, Street, City, State and ZIP Code)		(Number, Street, City, Code)		26		and property		Value	

Debtor 1 Dorothea S. Springfield

Debtor 1 Dorothea S. Springfield

Case number (if known)

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Part 10:	Give Details About Environmental Information
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For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or

	reguia	ations controlling the cleanup of these	s substances, wastes, or material.					
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.							
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.							
Rep	ort all	notices, releases, and proceedings the	at you know about, regardless of when	they occurred.				
24.	Has a	ny governmental unit notified you that	t you may be liable or potentially liable	under or in violation of an environn	nental law?			
	_	lo 'es. Fill in the details.						
		e of site ess (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have	you notified any governmental unit of	any release of hazardous material?					
	_	No Yes. Fill in the details.						
		e of site ess (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.							
		No Yes. Fill in the details.						
		Title Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Par	t 11:	Give Details About Your Business or	Connections to Any Business					
27.	Withir	n 4 years before you filed for bankrupt	cy, did you own a business or have an	y of the following connections to an	y business?			
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	☐ A partner in a partnership							
	☐ An officer, director, or managing executive of a corporation							
	☐ An owner of at least 5% of the voting or equity securities of a corporation							
	■ No. None of the above applies. Go to Part 12.							
	□ Y	es. Check all that apply above and fill	in the details below for each business	3.				
	Business Name Address (Number, Street, City, State and ZIP Code)		Describe the nature of the business	• •	Employer Identification number Do not include Social Security number or ITIN.			
	(ITUIN)	o., oo., ony, oute and the code	Name of accountant or bookkeeper	Dates business existed				

Case 16-07549 Doc 1 Filed 03/04/16 Entered 03/04/16 12:00:30 Desc Main 3/04/16 11:45AM Document Page 51 of 66 Debtor 1 Dorothea S. Springfield Case number (if known) 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. **Date Issued** Name Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Dorothea S. Springfield Dorothea S. Springfield Signature of Debtor 2 Signature of Debtor 1 Date March 4, 2016 **Date**

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

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Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans:

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

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If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1.717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

\$200 filing fee administrative fee \$75 \$275 total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

\$235 filing fee administrative fee \$75 \$310 total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

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Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney

and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- The special purpose for the advance payment retainer and why it is advantageous to (a) the debtor is as follows:
- The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$3,500.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$\overline{0.00}\$ toward the flat fee, leaving a balance due of \$\overline{3,500.00}\$; and \$\overline{0.00}\$ for expenses, leaving a balance due for the filing fee of \$0.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:March_4, 2016	
Signed:	
/s/ Dorothea S. Springfield	/s/ Glenda J. Gray
Dorothea S. Springfield	Glenda J. Gray
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amo	unts are blank. Local Bankruptcy Form 23

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Document

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3/04/16 11:45AM

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	Dorothea S. Springfield		Case No.		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPI	ENSATION OF ATTO	RNEY FOR DE	CBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the fibe rendered on behalf of the debtor(s) in contemplatio	ling of the petition in bankruptcy	, or agreed to be paid	to me, for services rendered or to)
	For legal services, I have agreed to accept		\$	3,500.00	
	Prior to the filing of this statement I have receive			0.00	
	Balance Due		\$ <u></u>	3,500.00	
2.	\$ of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed cor	mpensation with any other person	n unless they are mem	pers and associates of my law firm	n.
	☐ I have agreed to share the above-disclosed competed copy of the agreement, together with a list of the manner.				
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspec	ets of the bankruptcy c	ase, including:	
	a. Analysis of the debtor's financial situation, and ren b. Preparation and filing of any petition, schedules, st c. Representation of the debtor at the meeting of cred d. Representation of the debtor in adversary proceedi e. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and applicat 522(f)(2)(A) for avoidance of liens on h	tatement of affairs and plan which litors and confirmation hearing, a ngs and other contested bankrupt o reduce to market value; ex tions as needed; preparation	h may be required; and any adjourned hea tcy matters; semption planning;	rings thereof;	
7.	By agreement with the debtor(s), the above-disclosed	fee does not include the following	g service:		
		CERTIFICATION			_
	I certify that the foregoing is a complete statement of a pankruptcy proceeding.	any agreement or arrangement for	r payment to me for re	presentation of the debtor(s) in	
N	March 4, 2016	/s/ Glenda J. Gra	NV		
	Pate	Glenda J. Gray Signature of Attorn Law Office of Glo 223 West Jackso Chicago, IL 6060	<i>ey</i> enda J. Gray on, Suite 1116 06 Fax: (312) 386-1020)	

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Dorothea S. Springfield		Case No.	
		Debtor(s)	Chapter	13
	VER	RIFICATION OF CREDITOR M	MATRIX	
		Number of	f Creditors:	37
	The above-named Debtor(s) h (our) knowledge.	nereby verifies that the list of credi	tors is true and	correct to the best of my
Date:	March 4, 2016	/s/ Dorothea S. Springfield Dorothea S. Springfield Signature of Debtor		

Acc Cons Fin 9191 Towne Centre Ste 220 San Diego, CA 92122

Argon 760 Village Center Drive Suite 230 Burr Ridge, IL 60527

Argon 760 Village Center Drive Ste 230 Willowbrook, IL 60527

Barclays Bank Delaware 125 S West St Wilmington, DE 19801

Best Buy P.O. Box 6204 Sioux Falls, SD 57117-6204

Capital One Bank Usa N 15000 Capital One Dr Richmond, VA 23238

Cash Loans by BMAC Inc 9401 S Ashland Ave Chicago, IL 60620

Cbna 50 Northwest Point Road Elk Grove Village, IL 60007

Credit One Bank Na Po Box 98875 Las Vegas, NV 89193

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104 First Premier Bank Bankruptcy Dept P.O. bo 5523 Sioux Falls, SD 57117

Forest Park Loan Company d/b/a The Money Company 7204 Madison St Forest Park, IL 60130

Gr Am Fin 205 W Wacker Chicago, IL 60606

Heights Finance Corp # 8343 Indianapolis Blvd Highland, IN 46322

Ishwaaswi, LLC d/b/a Radiant Credit P.O. Box 1183 Lac Du Flambeau, WI 54538

Khna Pmtsol 1602 Tullamore Ave Bloomington, IL 61704

Loan Express 28 E Jackson #1324 Chicago, IL 60604

Masseys P.O. 2822 Monroe, WI 53566-8022

Midland Funding 2365 Northside Dr Ste 30 San Diego, CA 92108

Midnight Velvet Special Account Handling 1112 7th Avenue Monroe, WI 53566 Monterey Financial Svc 4095 Avenida De La Plata Oceanside, CA 92056

Montgomery Wards 3650 Milwaukee Street Madison, WI 53714-2399

Mr. Amazing Loans P.O. Box 30698 Las Vegas, NV 89173

Mt Sinai Health Systems 1107 S Mannheim Rd Ste 302 Westchester, IL 60154

Mt Sinai Hospital 26465 Network Place Chicago, IL 60673-1264

Nationwide Loans 890 North State Street Elgin, IL 60123

Nationwide Loans Llc 3435 N Cicero Ave Chicago, IL 60641

Peoples Engy 200 East Randolph Chicago, IL 60601

PLS Financial Solutions of Illinois 8026 S Cicero Chicago Heights, IL 60240

Quickclick 3440 Preston Ridge Road Suite 100 Alpharetta, GA 30005

Rise 4150 International Suite 300 Fort Worth, TX 76109 South Div Cu 9122 S Kedzie Evergreen Park, IL 60805

South Division Credit Union 9059 S Kedzie Evergreen Park, IL 60805

Springleaf Financial S 3945 W 26th St Ste 1 Chicago, IL 60623

Sweetheart Cup Fcu 7575 S Kostner Ave Chicago, IL 60652

Syncb/Walmart Po Box 965024 Orlando, FL 32896

The Swiss Colony 1112 7th Avenue Monroe, WI 53566-1364